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It is announced that Frank H. Hitchcock, who will enter Mr. Taft's cabinet, will be succeeded as chairman of the republican national committee by William Hayward of Nebraska.

The Tennessee legislature has passed a bill to prohibit the sale of all intoxicating liquor.

Thornton J. Hains, accused of complicity with his brother in the murder of W. E. Annis, was acquitted at Flushing, N. Y.

President Roosevelt rode ninety-eight miles on horseback in seventeen hours to prove to the critics of the recent order requiring army and navy officers to take a physical test, that such a test is reasonable.

Thomas R. Marshall, democrat, was inaugurated governor of Indiana. In his inaugural address Governor Marshall said: "Let us approach the discharge of our duties with reverence for the high ideals upon which our system of government is founded, and with a renewed sense of the personal responsibility which rests equally upon every man in Indiana to see that all the inherent rights of the people are preserved; that officers do not usurp any function of government which has not been expressly delegated to them, but give to the people an honest, economical and business-like administration of public affairs. These are the ends toward which, doubtless often blindly, I will strive. To the attainment of them, may I not ask your hearty co-operation by way of advice, assistance, constant watchfulness and a genuine effort everywhere in Indiana to elevate, if need be, and hold aloft constantly these insignia of good government and these banners of victorious conquest over all those foes who are inimical both to the best form of government and its best administration?"

Theodore E. Burton was formally elected by the Ohio legislature to succeed Joseph B. Foraker as United States senator.

W. R. Stubbs, republican, was inaugurated governor of Kansas.

Herbert S. Hadley was inaugurated governor of Missouri. He is the first republican to hold the place since 1871.

Judson Harmon was inaugurated governor of Ohio and in his inaugural address said: "We must make the state government more broadly useful. Why stand by and let the general government assume to regulate state corporations because they engage in interstate commerce? Citizens engage in that commerce, too, and congress has the same right concerning their personal affairs as with those of state corporations, no more and no less. If congress gets general jurisdiction over us, if we engage in commerce outside the state, we may as well turn over the capitol to a federal commission and go home."

A fire at New Haven, Conn., destroyed the residence of Samuel Higgins, general manager of the New York, New Haven & Hartford railroad. His mother lost her life, his mother-in-law, Mrs. M. E. Corbin, was probably fatally hurt and his wife, daughter Isabel, his young son

and Mr. Higgins himself barely escaped death by jumping from a second story window.

Professor Abbott Lawrence Lowell, professor of science of government in Harvard college, has been chosen to succeed Charles W. Elliot as president of that great school.

Weldon B. Heyburn was re-elected to the United States senate from Idaho. The democrats voted for James L. McClear. The vote stood Heyburn 57, McClear 17.

An explosion occurred at Lick Branch coal mines, Bluefield, W. Va. It is estimated that from eighty-five to one hundred lives were lost. A large number of bodies have been recovered already.

John Shafroth, democrat, was inaugurated governor of Colorado. From his inaugural address this paragraph is taken: "The people of Colorado at the recent election placed us, as the representatives of the democratic party, in power in this state because of the promises and pledges contained in our platform. They will continue to intrust us with that power so long as we give an honest, economical administration and enact into laws the reforms which we advocated. The citizens of Colorado are politically the most independent of any in the union, and if we fail to fulfill our pledges they will, with the same large majority given us, consign us to oblivion. These pledges constitute a contract between the people and us and should be faithfully fulfilled."

### OKLAHOMA BANKING LAW

(Continued from Page 6)

good such reserve, and if such bank or association shall fail to do so for a period of thirty days after such notice, it shall be deemed to be insolvent, and the bank commissioner shall take possession of the same and proceed in the manner provided in this act relating to insolvent banks. The bank commissioner may refuse to consider, as a part of its reserves, balances due to any bank from any other bank association which shall refuse or neglect to furnish him with such information as he may require from time to time relating to its business with any other bank doing business under this act, which shall enable him to determine its solvency. Provided, That all savings associations which do not transact a general banking business shall be required to keep on hand at all times in actual cash a sum equal to ten per cent of their deposits, and shall be required to keep a like sum invested in good bonds of the United States or state, county, school district or municipal bonds of the state of Oklahoma, worth not less than par.

Section 12. The total liabilities to any bank of any person, company, corporation or firm for money borrowed, including in the liabilities of the company or firm the liabilities of the several members thereof, shall not at any time exceed twenty per cent of the capital stock of such bank, actually paid in, but the discount of bills of exchange drawn in good faith against actual existing values, as collateral security, and a discount of commercial or business paper, actually owned by the persons,

shall not be considered as money borrowed.

Section 13. Every officer, director, agent or clerk of any bank doing business under the laws of the state of Oklahoma who wilfully and knowingly subscribes to or makes any false report, or any false statements or entries in the books of such bank or knowingly subscribes to or exhibits any false writings on paper, with the intent to deceive any person as to the condition of such bank, shall be deemed guilty of a felony, and shall be punished by a fine not to exceed one thousand dollars or by imprisonment in the state prison not exceeding five years, or by both fine and imprisonment.

Section 14. It shall be unlawful for any active managing officer of any bank organized or existing under the laws of this state, to borrow directly or indirectly, money from the bank with which he is connected. The officer authorizing a loan to any of said persons, as well as the person receiving the same, shall be deemed guilty of a larceny of the amount borrowed.

Section 15. No bank shall accept or receive on deposit, with or without interest, any money, bank bills or notes, or United States treasury notes, gold or silver certificates, or currency, or other notes, bills, checks or drafts when such bank is insolvent; and any officer, director, cashier, manager, member, party or managing party of any bank who shall knowingly violate the provisions of this section, or be accessory to or permit or connive at the receiving or accepting of any such deposit, shall be guilty of a felony and upon conviction thereof shall be punished by a fine not exceeding five thousand dollars, or by imprisonment in the penitentiary not exceeding five years, or by both such fine and imprisonment.

Section 16. It shall be unlawful for any individual, firm or corporation to receive money upon deposit or transact a banking business except as authorized by this act, or by the laws relating to trust companies. Any person violating any provisions of this section, either individually or as an interested party in any association or corporation, shall be guilty of a misdemeanor, and on conviction thereof shall be fined in a sum not less than three hundred dollars nor more than one thousand dollars, or by imprisonment in the county jail not less than thirty days nor more than one year, or by both such fine and imprisonment.

Section 17. Every bank shall make at least four reports each year, and oftener if called upon, to the bank commissioner according to the form which may be prescribed by him, verified by oath or affirmation of the president or cashier of such association, and attested by the signatures of at least two of the directors. Each such report shall exhibit in detail and under the appropriate heads the resources and liabilities of the association at the close of business on any past day by him specified, and shall be transmitted to the bank commissioner within ten days after the receipt of a request of requisition therefor by him, and shall be published in the same form in which it is made to the bank commissioner, within ten days after the same is made, in a newspaper published in the county in which such bank is established, for two insertions at the expense of the bank; and such proof of publication shall be furnished within five days after date of last publication, as may be required by the bank commissioner. The bank commissioner shall also have power to call for special reports from any bank whenever, in his judgment, the same are necessary in order to gain a full and complete knowledge of its condition. Provid-

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